

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 22-16965-MBK
Chapter: 7
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John M. Reynolds
aka Jack Reynolds, aka John Reynolds
221 Howell Ave
Spring Lake, NJ 07762-1708

Social Security No.:
xxx-xx-4769

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 17, 2024

JAN: gan

Jeanne Naughton
Clerk

In re:
John M. Reynolds
Debtor

Case No. 22-16965-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 17, 2024

User: admin
Form ID: cscnodsc

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2024:

Recip ID	Recipient Name and Address
db	# John M. Reynolds, 221 Howell Ave, Spring Lake, NJ 07762-1708
cr	+ Fidelity National Title Insurance Company, 601 Riverside Avenue, Jacksonville, FL 32204-2946
cr	+ John Cunningham, New Stream Capital, 205 Worthington Ave, Spring Lake, NJ 07762-1643
r	+ Ruggeri Realty, LLC, 2008 Rt. 37 East, Ste. 16, Toms River, NJ 08753-7185
ptcrd	+ Vincent Gifford, Law Office of Jules L. Rossi, 560 Main St. 1C, Loch Arbour, NJ 07711-1232
519696480	Allied Digestive Health, 101 Grovers Mill Rd, Lawrenceville, NJ 08648-4706
519696486	Coast Capital Partners, LLC, RR 71, Spring Lake, NJ 07762
519696491	+ Essex Fells Country Club, 219 Devon Rd, Essex Fells, NJ 07021-1598
519714333	# Jennifer C. Reynolds, 221 Howell Ave, Spring Lake, NJ 07762-1708
519696494	Jersey Shore Anesthesiology, PO Box 307, Neptune, NJ 07754-0307
519696495	John Cunningham, 205 Worthington Ave, Spring Lake, NJ 07762-1643
519740020	+ John Cunningham + Worthington Capital LLC, c/o John Cunningham, 205 Worthington Ave, Spring Lake, NJ 07762-1643
519696497	KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
519696498	Kromer Law Firm, LLC, 208 Main St Ste 201, Asbury Park, NJ 07712-7033
519696499	Lynday E. Rowland, Esq., 1300 Virginia Dr Ste 325, Fort Washington, PA 19034-3223
519696500	Lyndsay E. Rowland, Esq., 13000 Virginia Dr Ste 325, Fort Washington, PA 19034
519696502	New Stream Secured Capital, LP, John Cunningham, Assignee, 205 Worthington Ave, Spring Lake, NJ 07762-1643
519740021	+ New Stream Secured Capital, LP, John Cunningham As, c/o John Cunningham, 205 Worthington Ave, Spring Lake, NJ 07762-1643
519696503	Oakhurst Ocean Surgical Pavil, PO Box 15273, Wilmington, DE 19850-5273
519696504	OrthopaedicsNew Jersey, 2315 Highway 34 Ste D, Manasquan, NJ 08736-1444
519696505	+ Ostrowitz & Ostrowitz, Esqs., 225 Gordons Corner Road, Suite 1-J, Manalapan, NJ 07726-3342
519696511	Spring Lake Borough, PO Box 638, Spring Lake, NJ 07762-0638
519696519	Tdbnknorth, Greenville, SC 29601
519696520	The Bancorp Bank, 409 Silverside Rd Ste 105, Wilmington, DE 19809-1771
519696522	Vincent Gifford, c/o Kromer Law Firm, LLC, 208 Main St Ste 201, Asbury Park, NJ 07712-7033
519930278	+ Vincent Gifford, c/o Law Office of Jules L. Rossi, 560 Main Street 1C, Loch Arbour, NJ 07711-1232
519696523	Waterfall Revenue Grou, 101 Grovers Mill Rd, Lawrenceville, NJ 08648-4706

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 17 2024 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 17 2024 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
sp	^ MEBN	Sep 17 2024 20:30:29	Norgaard, O'Boyle & Hannon, 184 Grand Avenue, 184 Grand Avenue, Englewood, NJ 07631-3578

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519698103	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 17 2024 20:48:52	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519696481	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 17 2024 20:34:00	Apple Card/Gs Bank USA, PO Box 6112, Philadelphia, PA 19115-6112
519696482	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 17 2024 20:38:27	Cap1/neimn, PO Box 30253, Salt Lake City, UT 84130-0253
519696484	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 17 2024 20:38:34	Capital One, Attn: Bnakruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519696483	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 17 2024 20:38:35	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519748958	+ Email/PDF: ebn_ais@aisinfo.com	Sep 17 2024 20:48:56	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519696485	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 17 2024 20:38:31	Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519696487	Email/PDF: creditonebknotifications@resurgent.com	Sep 17 2024 20:38:00	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
519696488	Email/PDF: creditonebknotifications@resurgent.com	Sep 17 2024 20:37:57	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
519696489	Email/Text: mrdiscen@discover.com	Sep 17 2024 20:33:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
519732516	Email/Text: mrdiscen@discover.com	Sep 17 2024 20:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519696490	Email/Text: mrdiscen@discover.com	Sep 17 2024 20:33:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
519696492	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 17 2024 20:34:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
519707282	Email/PDF: resurgentbknotifications@resurgent.com	Sep 17 2024 20:38:01	Hackensack, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519696493	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 17 2024 20:34:00	Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346
519696496	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 17 2024 20:48:46	JP Morgan Chase Legal Department, 900 Highway 9 North, Woodbridge, NJ 07095-0000
519696501	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 17 2024 20:35:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
519696506	+ Email/Text: BKEBN-Notifications@ocwen.com	Sep 17 2024 20:33:00	PHH Mortgage Corporation, 2001 Bishops Gate Blvd., Attn: Bankruptcy Dept., Mt. Laurel, NJ 08054-4604
519696507	Email/Text: customerservice@rcservicesllc.org	Sep 17 2024 20:34:00	Receivable Collection, 170 Jericho Tpke, Floral Park, NY 11001-2024
519696508	Email/Text: customerservice@rcservicesllc.org	Sep 17 2024 20:34:00	Receivable Collection Services, LLC, 170 Jericho Tpke Ste 204, Floral Park, NY 11001-2024
519931655	Email/PDF: resurgentbknotifications@resurgent.com	Sep 17 2024 20:38:01	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519752237	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 17 2024 20:33:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519696512	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 17 2024 20:33:00	State of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519696510	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		

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		Sep 17 2024 20:35:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
519696515	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 17 2024 20:38:10	Synch/Lord & Taylor, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519696513	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 17 2024 20:38:25	Synch/ban, PO Box 965005, Orlando, FL 32896-5005
519696514	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 17 2024 20:38:15	Synch/l&t, PO Box 965015, Orlando, FL 32896-5015
519696516	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 17 2024 20:38:35	Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519696518	Email/Text: bankruptcy@td.com	Sep 17 2024 20:35:00	TD Bank, NA, PO Box 8400, Lewiston, ME 04243-8400
519696517	Email/Text: bankruptcy@td.com	Sep 17 2024 20:35:00	Td Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7744
519696521	Email/Text: bankruptcydepartment@tsico.com	Sep 17 2024 20:35:00	Transworld Sys Inc/51, PO Box 15273, Wilmington, DE 19850-5273
519932404	+ Email/Text: ustpreigion03.ne.ecf@usdoj.gov	Sep 17 2024 20:35:00	United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519825916		The Bancorp
cr	*+	The Bancorp Bank, 409 Silverside Road, Suite 105, Wilmington, DE 19809-1771
519698104	*+	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519698105	*+	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519698109	*+	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519698110	*+	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519698111	*+	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
acc	##+	Bederson, LLP, 347 Mt. Pleasant Avenue, West Orange, NJ 07052-2749
519696509	##	Rubin Ehrlich & Buckley, PC, 3150 US Highway 1 Ste 310, Lawrence, NJ 08648-2420

TOTAL: 1 Undeliverable, 6 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2024 at the address(es) listed below:

District/off: 0312-3

User: admin

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Name	Email Address
Alexandria Nikolinos	on behalf of U.S. Trustee U.S. Trustee Alexandria.M.Nikolinos@hud.gov
Brian Gregory Hannon	on behalf of Trustee John Michael McDonnell bhannon@norgaardfirm.com amartinez@norgaardfirm.com;crose@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.brian g.b124931@notify.bestcase.com
Brian Gregory Hannon	on behalf of Spec. Counsel Norgaard O'Boyle & Hannon bhannon@norgaardfirm.com, amartinez@norgaardfirm.com;crose@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.brian g.b124931@notify.bestcase.com
Brian Thomas Crowley	on behalf of Trustee John Michael McDonnell bcrowley@mchfirm.com bcrowley@mcdonnellcrowley.com
Brian Thomas Crowley	on behalf of Realtor Ruggeri Realty LLC bcrowley@mchfirm.com, bcrowley@mcdonnellcrowley.com
Conika Majumdar	on behalf of Creditor Fidelity National Title Insurance Company conika.majumdar@fnf.com
Daniel E. Straffi	on behalf of Debtor John M. Reynolds bkclient@straffilaw.com g25938@notify.cincompass.com;jrdanielsb124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Onslow Bay Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Onslow Bay Financial LLC dmcdonough@flwlaw.com NRodriguez@flwlaw.com
John O'Boyle	on behalf of Trustee John Michael McDonnell joboyle@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com;o'boyle.johnb 124931@notify.bestcase.com
John Michael McDonnell	jmcdonnell@mchfirm.com NJ95@ecfcbis.com,
John Michael McDonnell	on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com NJ95@ecfcbis.com,
Jules L. Rossi	on behalf of Petitioning Creditor Vincent Gifford jlrbk423@aol.com G24529@notify.cincompass.com
Lyndsay E. Rowland	on behalf of Creditor The Bancorp Bank lrowland@starfieldsmith.com mayers@starfieldsmith.com
Roger Serruto	on behalf of Creditor John Cunningham rserruto@serrutolaw.com ldolan@serrutolaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16